



## ***The Numbers and Demographic/ Socioeconomic Characteristics of Adults with Disabilities in Massachusetts***

- During 2003 and 2004, on average, there were 509,000 individuals ages 16–74 in Massachusetts who reported one or more physical or mental disabilities. They represented 11.3% of the state’s resident population in this age group. This ratio was modestly below the national average of 13.4%.
- The incidence of disability problems among Massachusetts adults varied substantially by age group, race-ethnic group, and educational attainment. Disability rates were lowest among younger adults (20–34 years old), and then they rose steadily with age being highest among those 65 to 74 years old.
- Disability rates varied widely across race-ethnic groups in the state. They were highest among Hispanic (17%) and Black adults (13%) and lowest among Asians (7%).
- Disability rates of Massachusetts adults varied considerably by their educational attainment being highest for adults lacking a high school diploma (23%) and lowest for those with a Bachelor degree (5%) or a Master’s or more advanced degree (4%).
- The incidence of disability problems among adults in 2003–2004 varied widely across counties of the state, ranging from lows of 8% in Norfolk and Middlesex counties to a high of 16% in Hampden County. One of five adults ages 16–74 were classified as disabled in the city of Springfield.
- The aging of the post-World War II baby boom generation over the coming decade will likely lead to a sharp increase in the pool of individuals with disabilities in the Commonwealth in the absence of sustained reductions in the incidence of disability problems across older subgroups.
- Projections of the growth in the number of adults with disabilities in the state between 2004–2014 indicate that the number of disabled adults in this age group will rise from 230,000 to somewhere between 325,000 and 353,000.



## ***The Labor Market Experiences and Annual Earnings of Employed Adults with Disabilities During 2003–2004***

- During 2003 and 2004, only 36% of 16–74 year olds with disabilities in Massachusetts were actively participating in the civilian labor force, i.e., either working or actively looking for work. Among the non-disabled, 78% were actively participating in the labor force.
- Only 23% of adults with disabilities lacking a high school diploma were actively participating in the labor force versus 33% of those with a high school diploma and 55% of those with a Bachelor's or higher degree.
- Unemployment rates among adults with disabilities in 2003–2004 was nearly 16% versus 6% among the non-disabled.
- Only 30% of adults with disabilities in Massachusetts were employed during 2003–2004, a rate on par with the national average of 30%. Employment rates of adults with disabilities in Massachusetts, however, were well below those of their non-disabled counterparts (74%).
- During 2004–2005, during an average month, at a minimum, 27,000 working-age individuals with disabilities were unemployed, underemployed, or wanted to work but were not actively looking for work, resulting in an underutilization rate nearly three times higher than the non-disabled.
- Adults with disabilities who worked full-time, year-round obtained mean annual earnings of \$43,272, ranking Massachusetts 7<sup>th</sup> highest among the 50 states on this measure.
- The mean annual earnings of employed workers with disabilities varied widely by their educational attainment level, ranging from a low of \$30,437 among those without a high school diploma to a high of \$68,373 among those with a Master's or higher degree.
- During 2004, people with disabilities who worked in Massachusetts paid an average of \$7,727 in federal and state income and payroll taxes to the government and drew \$8,510 from the government in the form of cash and non-cash benefits, i.e., food stamps, Medicaid, and Medicare. On the other hand, those who did not work at any time during the year drew \$21,269 in cash and in-kind benefits from the government and paid only \$800 in taxes to the government. Their mean net fiscal costs were \$20,464.



## ***Income Inadequacy Problems of the Adults with Disabilities Population in Massachusetts***

- The incidence of income inadequacy problems among adults with disabilities ages 16–74 in Massachusetts in 2003–2004 was quite high. Approximately 1 of 5 were poor, 1 of 4 were members of poor/near poor families, and 3 of every 8 were members of low-income families.
- Adults with disabilities in Massachusetts were nearly three times as likely as their non-disabled peers to be poor or near poor in recent years.
- The incidence of poverty/near poverty problems among adults with disabilities varied across gender, age, race-ethnic, and nativity subgroups. Women, blacks and Hispanics, and immigrants faced much higher rates of poverty/near poverty than each of their respective counterparts.
- Problems of poverty/near poverty among adults with disabilities in Massachusetts were strongly correlated with their educational attainment. Nearly 4 of 10 adults with disabilities lacking a high school diploma were poor/near poor versus 22% of high school graduates and only 13% of those with a Bachelor's degree.
- The employment behavior of individuals with disabilities also strongly influence their likelihood of being poor or near poor. Among 16–64 year olds, 40% of those who did not work at any time during the year were poor or near poor, versus only 24% of those who worked between 100 and 1,000 hours, and fewer than 4% of those who worked more than 1,800 hours.
- There is a high degree of overlap in Massachusetts between the population with disabilities and the poor/near poor adult populations. Overall, nearly 3 of every 10 poor/near poor adults also had a disability in 2004, and the ratio rises to 5 of every 10 for those in the 55–74 age group.
- Future anti-poverty programs in the Commonwealth must be more closely integrated with disability programs to achieve success in reducing income inadequacy problems.